

Information to identify the case:

Debtor 1	<u>Joseph G. Garafolo</u>	Social Security number or ITIN	xxx-xx-1610
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Oksana Garafolo</u>	Social Security number or ITIN	xxx-xx-2667
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-18535-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph G. Garafolo

Oksana Garafolo

6/13/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph G. Garafolo
Oksana Garafolo
Debtors

Case No. 19-18535-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 13, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph G. Garafolo, Oksana Garafolo, 7 Park Drive, Kenilworth, NJ 07033-1407
518209245	+ Selip and Stylianou, LLP, 10 Forest Avenue, Paramus, NJ 07652-5238

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2022 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2022 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jun 14 2022 00:43:00	Ally Capital, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518209224	+ EDI: GMACFS.COM	Jun 14 2022 00:43:00	ALLY FINANCIAL, ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518209225	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 13 2022 20:43:00	AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
518209227	+ Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:19	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
518332894	EDI: GMACFS.COM	Jun 14 2022 00:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260276	+ EDI: AISACG.COM	Jun 14 2022 00:43:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518276175	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:46:53	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518209228	+ EDI: BANKAMER.COM	Jun 14 2022 00:43:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
518209229	+ EDI: CAPITALONE.COM	Jun 14 2022 00:43:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518209233	+ EDI: CITICORP.COM	Jun 14 2022 00:43:00	CITI/CBNA, CITICORP/CENTRALIZED BANKRUPTCY, PO BOX 790040, ST LOUIS, MO 63179-0040
518209234	+ EDI: CITICORP.COM	Jun 14 2022 00:43:00	CITI/SEARS, CITIBANK/CENTRALIZED BANKRUPTCY, PO BOX 790034, ST LOUIS,

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			MO 63179-0034
518209235	+ EDI: CITICORP.COM	Jun 14 2022 00:43:00	CITIBANK, PO BOX 6241, SIOUX FALLS, SD 57117-6241
518209236	+ EDI: WFNNB.COM	Jun 14 2022 00:43:00	COMENITY BANK / THE LIMITED, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518209237	+ EDI: WFNNB.COM	Jun 14 2022 00:43:00	COMENITY BANK/PIER 1, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
518209238	+ EDI: WFNNB.COM	Jun 14 2022 00:43:00	COMENITYBANK/WESTELM, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
518248191	+ EDI: AIS.COM	Jun 14 2022 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518280699	Email/PDF: bncnotices@becket-lee.com	Jun 13 2022 20:47:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518209239	Email/PDF: DellBKNotifications@resurgent.com	Jun 13 2022 20:47:02	DELL FINANCIAL SERVICES LLC, ATTN: PRESIDENT/CEO, PO BOX 81577, AUSTIN, TX 78708
518209240	+ EDI: DISCOVER.COM	Jun 14 2022 00:43:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
518209260	+ EDI: CITICORP.COM	Jun 14 2022 00:43:00	VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518340745	EDI: Q3G.COM	Jun 14 2022 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518224665	EDI: DISCOVER.COM	Jun 14 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518209231	EDI: JPMORGANCHASE	Jun 14 2022 00:43:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518209243	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 13 2022 20:42:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518209244	Email/Text: signed.order@pfwattonneys.com	Jun 13 2022 20:43:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd., Parsippany, NJ 07054
518209246	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518209247	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB/FARM & FLEET, ATTN: BANKRUPTCY, PO BOX 965036, ORLANDO, FL 32896-5036
518209248	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518209250	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY, PO BOX 956060, ORLANDO, FL 32896-0001
518209251	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518209252	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCHRONY BANK/GAP, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518209253	+ EDI: RMSC.COM	Jun 14 2022 00:43:00	SYNCHRONY BANK/HOWARDS, ATTN: BANKRUPTCY DEPT, PO BOX 965060,

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		ORLANDO, FL 32896-5060
518209254	+ EDI: WTRRN BANK.COM	Jun 14 2022 00:43:00 TARGET, ATTN: BANKRUPTCY, PO BOX 9475, MINNEAPOLIS, MN 55440-9475
518252076	+ Email/Text: bncmail@w-legal.com	Jun 13 2022 20:43:00 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518209255	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 13 2022 20:43:00 TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518209256	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 13 2022 20:43:00 TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408
518300511	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 13 2022 20:43:00 Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518209262	+ EDI: WFFC.COM	Jun 14 2022 00:43:00 WELLS FARGO HM MORTGAG, PO BOX 10335, DES MOINES, IA 50306-0335
518310076	+ EDI: WFFC.COM	Jun 14 2022 00:43:00 Wells Fargo Bank, N.A., MAC# N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
TOTAL: 41		

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518209226	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016
518209230	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518209241	*+	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
518209242	*+	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
518209261	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2223, address filed with court:, VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518209232	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
518209249	*+	SYNCB/LORD & TAYLOR, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518209257	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408
518209258	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408
518209259	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, TOYOTA MOTOR CREDIT CO, TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Joint Debtor Oksana Garafolo ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Debtor Joseph G. Garafolo ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5